

When Someone Misuses Your Social Security Number

Most people have a Social Security number. Misuse of a person's number can cause problems for the person whose records are involved. Therefore, it is important that you protect both your Social Security number and your card to prevent their misuse.

How You Can Protect Your Social Security Card And Your Number

You can protect your Social Security card and your number by keeping your Social Security card in a safe place. However, you should show your card to your employer so your name and earnings can be reported properly.

How Social Security Protects Your Record

Although we can't prevent others from asking you for your number, you should know that giving it to them doesn't give them access to your Social Security record. The privacy of your record is assured, unless the information is disclosed to another agency as required by law.

Should I Give My Social Security Number To Banks, Hospitals, Schools, Other Businesses?

If a business or other enterprise asks for your Social Security number, you can refuse to give it to them. They may have another method of keeping their records. However, this may mean doing without the benefit or service for which your number was requested. Giving your Social Security number is voluntary, even when you are asked for the number directly.

If requested, you should ask—

- why your Social Security number is needed;
- how your Social Security number is going to be used;
- what law requires you to give your Social Security number; and
- what are the consequences if you refuse to give your Social Security number.

Answers to these questions will help you decide whether you want to give your Social Security number to get the benefit or service. The decision is yours.

How Do You Know If Someone Is Misusing Your Social Security Number To Work?

Check your Social Security earnings record every three years. If you find too many or too few earnings, or your name is recorded incorrectly, report the error to Social Security. We'll help you correct your record.

To check your earnings record, call our toll-free number, **1-800-772-1213**, to ask for a *Personal Earnings and Benefit Estimate Statement* (PEBES). You also can download a PEBES application from the Internet at **<http://www.ssa.gov>** or visit your local Social Security field office.

Is Someone Misusing Your Social Security Number?

If you suspect someone is misusing your Social Security number, report it to the Office of Inspector General hotline number, **1-800-269-0271**.

What If Someone Misuses Your Social Security Number To Obtain Credit?

If your Social Security number has been misused by someone to obtain credit, **Social Security cannot fix your credit record.** To resolve your credit problems, you need to contact the institution that authorized the credit and issued a credit card, as well as the major credit reporting agencies. Obtain a copy of your credit report and ask that an alert be placed on your credit record requiring that you be contacted before credit is extended using your name and Social Security number. Three major credit reporting agencies are—

- Equifax—1-800-525-6285;
- Trans Union—1-800-680-7289; and
- Experian—1-800-301-7195.

Work with each credit bureau, creditor, employer and government agency involved to remove inaccurate information from your records. You should continue checking your credit report annually for inaccuracies.

Keep copies of your correspondence, records of your telephone calls and other

documents verifying your efforts to correct the problem.

Can You Get A New Social Security Number If Your Number Has Been Misused?

Under certain circumstances, Social Security may assign you a new Social Security number if, after making all efforts to resolve the problems caused by someone else's misuse of your Social Security number, you are still being disadvantaged by the misuse. There is no guarantee that a new number will resolve your problem.

A new Social Security number will **NOT** be assigned if you—

- are trying to avoid the law or your legal responsibility;
- intend to avoid disclosure of a poor credit or criminal record when you are at fault;
- have no proof that someone else caused the problem; or
- have lost your Social Security card or it was stolen but there is no evidence that your Social Security number is being misused **and** you are being disadvantaged by that misuse.

If you can document that you are being disadvantaged because of the misuse of your Social Security number, visit your local Social Security field office to request a new Social Security number.



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